



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

Ronald M. Saul,

Licensee.

)
) No. D 06 - 244
)
) STIPULATION AND ORDER
) LEVYING A FINE
)

STIPULATION BY AGENT

Ronald M. Saul, ("licensee") hereby stipulates to the payment of a fine in the total amount of \$ 500 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that he will comply with Washington insurance laws and regulations in the future.

1. The licensee had offered to insure Mrs. Isabelle Moe of Enumclaw, Washington for long term care insurance through Penn Treaty Network America. The licensee assured Mrs. Moe that she could get a reduction of 10% by insuring with the same company as her husband and her husband could get an equal 10% reduction. These statements were false and no discount was available.

2. When completing the application for coverage, the licensee completed all of the questions, including the health questions asked on the application.

3. The licensee completed an application for appointment with a new insurance company. The application contains the question, "Have you ever had a complaint filed against you with an insurance department?" The Licensee responded, "no", even though he had received and responded to the complaint that is the basis of this action.

1.) By engaging in unfair or deceptive acts or practices in the conduct of business, the licensee violated RCW 48.30.010 (1).

2.) By making, publishing, and disseminating false, deceptive and misleading representations in the conduct of the business of insurance, the licensee violated RCW 48.30.040.

3.) By making, issuing and circulating misrepresentations of the terms of the insurance policy, the licensee violated RCW 48.30.090.

4.) By knowingly participating in the violation of several provisions of this code, the licensee violated RCW 48.17.530 (e).

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The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 5th day of Sept., 2006.

By: 

Ronald M. Saul

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$ 500 upon Ronald M. Saul.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT TUMWATER, WASHINGTON, this 8th day of September, 2006

MIKE KREIDLER
Insurance Commissioner

By 

JOHN F. HAMJE
Deputy Insurance Commissioner
Consumer Protection Division

Investigator: Tom Talarico

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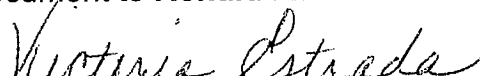
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DECLARATION OF MAILING

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to **Ronald M. Saul**.

Dated: September 8, 2006
At Tumwater, Washington


Victoria Estrada